



COMPANY PROFILE

Firm about the money. *Kind to the people.*

Atlas Financials is a Philippine collections agency that recovers what businesses are owed through respectful, compliant conversations.

AT A GLANCE

COMPANY Atlas Financials [Full registered corporate name]	WHAT WE DO Respectful, compliant receivables recovery in the Philippines	FOUNDED 2026
SEC REG. NO. 2026050250769-00	OFFICE Unit 401, Verde Oro East Plaza, Manila East Rd., San Juan, Taytay, Rizal	PRESIDENT Chari Zagala

WHO WE ARE

Recover unpaid accounts *without burning bridges.*

Late payments squeeze cash flow. Aggressive collectors make it worse. They can cost you the customer, your good name, or more. Atlas works in the space in between. We are steady, persistent and always humane.

We believe behind every account is a business, and a person. So we listen first, explain clearly and offer payment options people can actually keep.

Atlas is led by Chari Zagala, President, and builds compliance, documentation and careful legal escalation into every file.

MISSION

Firm, fair, respectful.

To recover what our clients are owed through conversations that are firm, fair and respectful.

VISION

Trusted on both sides.

To be the collections partner Philippine businesses trust, and the one account holders are glad to talk to.

OUR PROMISE

Five things you can *count on*.

- ◆ **Respect first.** No threats, no shaming, no harassment. Ever.
- ◆ **Clear options.** Payment plans that people can actually keep.
- ◆ **Private and secure.** Data privacy safeguards on every file.
- ◆ **Fully accountable.** Recorded, auditable conversations.
- ◆ **Always informed.** Regular updates on every account we handle.

OUR SERVICES

Six ways we help you *get paid*.

Commercial collections

Recovery of B2B invoices and trade receivables.

Consumer collections

Loans, credit cards and financing portfolios, handled with care.

Skip tracing

Finding and verifying hard-to-reach account holders.

Legal escalation

Demand letters and counsel coordination when an account needs it.

Receivables management

Reminders, monitoring and aging control before accounts go bad.

Advisory

Credit and collection policies that help prevent bad debt.

HOW IT WORKS

Four steps. *No surprises*.

1

Say hello. Start in our AI chat. Our assistant gathers the basics.

2

We review. Your account lead verifies the accounts and plans the approach.

3

We talk. Courteous, persistent outreach across channels.

4

You're updated. Resolutions and remittances, reported regularly.



Choose the model that *fits*.

CONTINGENCY

No recovery, no fee

You pay only a share of what we recover. Best for low upfront risk.

Rate: [Contingency rate]

PER SEAT

Your own team

Dedicated collectors for ongoing portfolios. Best for steady, high-volume accounts.

Rate: [Per-seat rate]

PER PROJECT

One-time clean-up

A fixed scope and fee for a defined batch of accounts. Best for aged or backlog receivables.

Rate: [Project fee]

Not sure which fits? Tell us the portfolio, the volume and the timeline, and we will recommend one.

WHO WE SERVE

- ◆ Banks and their consumer lending units
- ◆ Lending and financing companies
- ◆ Businesses with unpaid B2B invoices and trade receivables
- ◆ Companies with credit card, loan or installment portfolios
- ◆ Businesses that want to tighten their credit and collection policies

WHY ATLAS

- ◆ **Compliance built in.** Documentation and legal escalation handled the right way.
- ◆ **Respect that works.** People pay more readily when treated with dignity.
- ◆ **Your reputation, protected.** We speak for your brand, so we speak well.
- ◆ **Easy to start.** Our AI chat takes your details in minutes.
- ◆ **Clear reporting.** You always know where each account stands.



Done right, *by design.*

We follow Philippine laws and regulations on fair debt collection and data privacy, including the Data Privacy Act of 2012.

- ◆ We never use threats, insults, shaming or harassment.
- ◆ We do not contact people outside the account to embarrass the account holder.
- ◆ We use personal data only to service the accounts our clients endorse to us.
- ◆ Access to account data is limited to the people who need it.
- ◆ Conversations are recorded and auditable.
- ◆ We identify ourselves clearly and give account holders a way to verify us.

Registrations: SEC Reg. No. 2026050250769-00 · BIR TIN 809-912-695-000 · Business Permit No. 2026-09451 · [Other registrations, if any]

LEADERSHIP

The people *behind Atlas.*



Chari Zagala

PRESIDENT

[LinkedIn ↗](#)

Chari brings almost twenty years of banking experience to Atlas Financials. She spent more than a decade at the Bank of the Philippine Islands, working her way up from teller to new accounts and then senior service associate before completing BPI's fast-track Officer Training Program and becoming Assistant Business Manager. Across BPI's Espana-UST, Gateway Mall, Ali Mall, Farmers Plaza Mall, Kamias-Edsa and Kalayaan branches, she oversaw daily operations, balanced the books and kept each branch compliant with bank policy and regulations. She later served as Branch Cashier at Chinabank Maginhawa from 2016 to 2022.

She is trained in anti-money laundering, risk management and relationship management, and she holds a BS in Commerce, major in Business Administration, from the University of Santo Tomas. At Atlas, she makes sure every account is handled accurately, in compliance and with respect.

FOR ACCOUNT HOLDERS

Received a notice? Take a breath. We're here to help.

A company you have an account with has asked us to help settle it. You can talk to us privately, any time, and ask anything without pressure. We will explain your balance and work out options that fit your situation. To stay safe, only trust contact details listed on our official website, atlasfinancials.ph.

CONTACT US

Atlas Financials

Unit 401, Verde Oro East Plaza, Manila East Rd.,
San Juan, Taytay, Rizal
(02) 8807 4877 · atlasfinancials2026@gmail.com
atlasfinancials.ph

SEC Reg. No. 2026050250769-00
Atlas Financials · Company profile

Have unpaid accounts? Start a chat with us today, and let's recover what you're owed, *the respectful way.*